

Welcome E-Team!



Today's Agenda



Introductions



Retirement Plan



Benefits and Wellness



Prize Drawings

REMINDERS



- Did you sign up for a health screening?
 - Go at your scheduled time and hurry back!
 - Vendors – Talk to them! Today is the day to get your questions answered.



Essex 401(k)



www.RetirementDirections.com



EXCITING NEWS FOR YOUR 401K ACCOUNT!

**ESSEX is excited to announce
a new 401k match for 2016!**

**The 401k match
is now **\$3,000!****



POLL

How many Essex Associates will receive the maximum match in 2015?

- a) 466
- b) 375
- c) 226

The correct answer is C! **226**

Your 401k Match



Currently **226** associates take advantage of the match; that leaves **1,574** that are leaving money on the table.

Essex is ready to contribute **5.4 million** dollars to your 401k!



ARE YOU LEAVING MONEY ON THE TABLE?

WELLS
FARGO

ADVISORS

Your financial journey

Together we'll go far



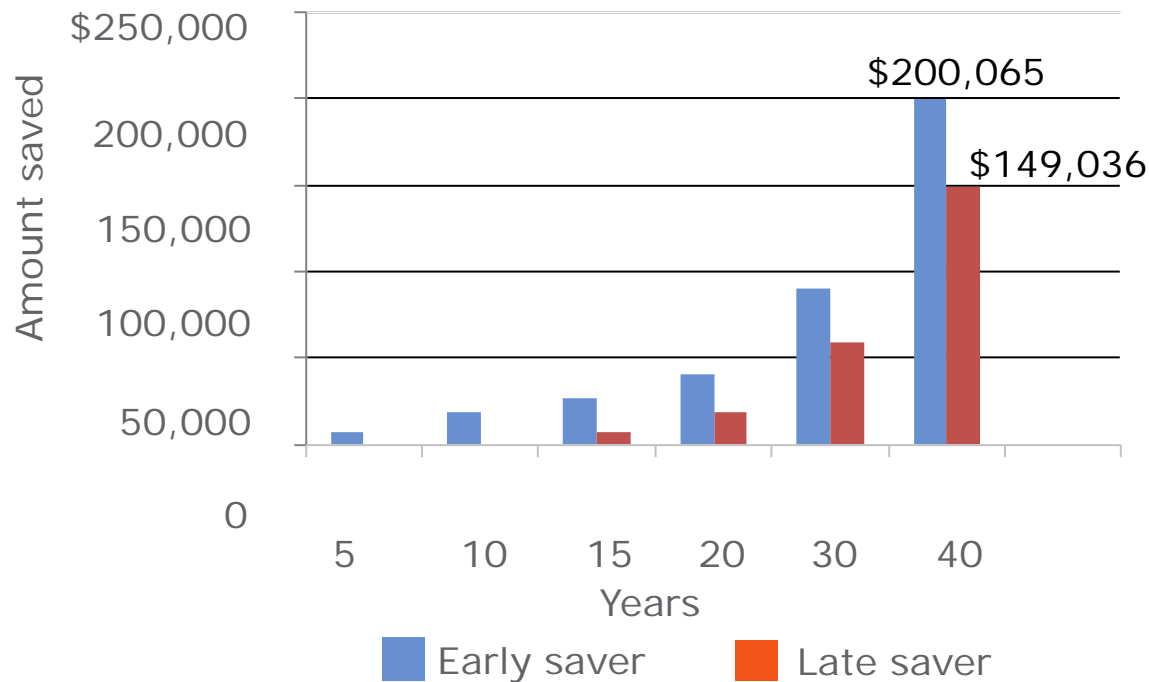
Today

- NRS of Wells Fargo and PNC Bank
- Roadblocks to success in retirement planning
- Life stages
- The advantages of contributing

Roadblock: Procrastination

Early saver: Deposits \$100 a month for the next 10 years
Total invested: \$12,000

Late saver: Waits 10 years, then begins to deposit
\$100 a month for 30 years
Total invested: \$36,000



This example assumes a hypothetical 8% rate of return. It is for illustrative purposes only and not intended to reflect the actual performance of any investment.

Excuses not to invest



Builders

- Too young
- Don't earn enough income



Cruisers

- Children's expenses
- Mortgage payments



Coasters

- Too late to invest
- Finally enjoying income after raising children

Budget cash flow

WANT



VERSUS

NEED





CONTRIBUTE TO YOUR 401K TODAY AND START YOUR ROAD TO RETIREMENT

Tax advantages of contributing to your 401K plan

\$30,000	Salary
-6%	Contribution (\$1,800)
<u>=\$28,200</u>	Taxable Income
\$7,050	Taxes Owed*

*This chart is based on 25% tax bracket and for illustrative purposes only.

\$30,000	Salary
-0%	Contribution
<u>=\$30,000</u>	Taxable Income
\$7,500	Taxes Owed*

*This chart is based on 25% tax bracket and for illustrative purposes only.

\$7,500	(Taxes Owed 0% Contribution)
<u>-7,050</u>	(Taxes Owed 6% Contribution)
<u>=\$450</u>	(Current Tax Savings)

The advantages of contributing more



Increasing your salary deferral percentage by even a small amount can make a big difference!

See for yourself with this example. Assume \$30,000 in annual income, 35 years to retirement, and an annual 8% rate of return.

Additional contribution	Reduced take home pay per week	Extra at retirement
1%	\$4.15	\$53,776
2%	\$8.31	\$107,552

This example is for illustrative purposes only. The assumed rate of return in this chart is hypothetical and does not represent the return of any particular investment option.

WELLS FARGO ADVISORS

Financial Planning Services Available to You:

Come ask
your
questions!

Individual Investor Services

- Financial Planning
- Estate Planning
- Asset Allocation
- Education Planning
- Investment & Market Research
- Portfolio Review
- Retirement Planning
- Trust Services
- Lending/Mortgage Services
- Employer Stock Options
- Life Insurance Review
- Envision Plan

Investment Tools

- 529 Plans (College Fund)
- Annuities
- Certificates of Deposit
- Fixed-Income Investments
- Futures
- IRAs
- Life Insurance
- Long-Term Care Insurance
- Mutual Funds
- Options
- Private Money Management
- Commodities

CONTACT US:

WELLS FARGO ADVISORS

(877) 678-401k (4015)

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Securities and Insurance Products:

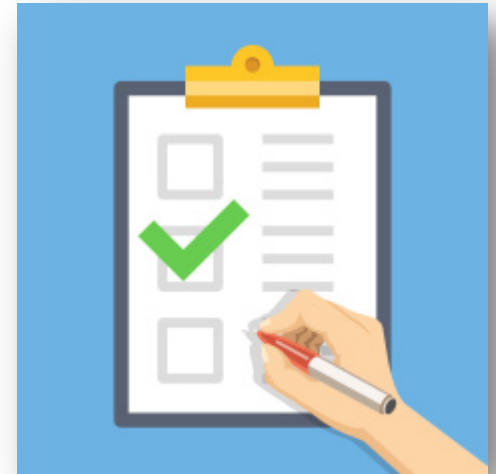
Not Insured by FDIC or any Federal Government Agency	May Lose Value	Not a Deposit of or Guaranteed by a Bank or Any Bank Affiliate
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Wells Fargo Advisors is the trade name used by two separate, registered broker-dealers: Wells Fargo Advisors, LLC and Wells Fargo Advisors Financial Network, LLC, Members SIPC, non-bank affiliates of Wells Fargo & Company.

Insurance products are offered through non-bank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies.

Want to change your contribution?

- **GREAT!** Today only you can increase your contribution by completing a paper form.
- Be sure to leave your completed form with the Benefits Team before you leave today.



DON'T WORRY,
**RETIRE
HAPPY**

QUESTIONS?

TALK TO US 



Dominic Repetti from Wells Fargo (877) 678-401k (4015)



Amber Walker from PNC Bank www.retirementdirections.com

Benefits Team:



PROPERTY TRUST, INC.

Apryl, Erica, Barbie and Kristen Benefits@essex.com

